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Insurance Opt Out Information

Based on a number of inquiries about opting out of insurance, the following information is provided. It is not meant to be used to encourage or dissuade clients in either direction regarding their insurance.

Opting out simply means that they are declining to use your insurance benefits. There are numerous reasons why an individual might desire to do so, and the reasons are unique and individual to each person. There is no requirement to opt out of insurance.

Most often, individuals that prefer to opt out do so based on a need for increased privacy. They may worry about the access an insurance company may have to their private health information. An insurance company does have a right to track diagnosis, audit charts and read notes created by the therapist. They will also track the diagnosis and want proof of medical necessity. While a court does not have a right to access clinical charts, an insurance company does. Charts can be audited from time-to-time at the insurance company's discretion. Those that prefer to opt out often do not want a diagnosis on record. Or, they may be concerned that others may read their private health care information.

Medicaid patients do not have this option and must use their insurance benefits. Clinicians may not charge Medicaid patients for any aspect of services for any reason. The only time Medicaid may be charged for services is in the case that an individual has allowed their insurance to expire and a session was completed during that time. The patient is responsible for the cost of session when Medicaid was expired. Because we cannot bill clients that are receiving Medicaid, opting out is not an option. This standard is set by the State.

There are other reasons an individual may choose to opt out and the possibilities are too numerous to list. It is a patient's responsibility to make a decision that is best for their unique situation, self, and family.

Rest assured, it is not necessary to do so. Just be aware that by opting out you will be required to pay the full amount of the session. You CANNOT submit Super Bills to the insurance to request pay back or ask me to submit to insurance after the fact.

This information is provided only for informational purposes based on a number of clients that have inquired and is not a suggestion or encouragement in either direction. If you choose to opt out, you will need to complete the Insurance Opt Out Form.

Insurance Opt Out Form

I, a client at Family Ties Counseling Inc. understand and verify that:

- I have voluntarily selected not to use my insurance for my counseling sessions.
- My therapist did not encourage, initiate, coerce, persuade, imply or otherwise cause me to opt out of my insurance either verbally or otherwise; the decision is my own for my own reasons.
- I am not opting out of using my insurance to gain a specific time slot or any auxiliary benefits provided by my therapist either implied or otherwise.
- By opting out of my using my insurance I understand I must pay out of pocket for the counseling sessions.
- I have made my therapist aware that I have voluntarily decided to opt out of using my insurance for counseling sessions even if she/he is in network or out of network.
- I have agreed to let my therapist know if anything changes and I either obtain alternative insurance and or decided that I would like my session billed to my insurance.
- I understand that if I opt out of using my insurance I cannot use the payment of sessions towards my deductible nor will my therapist provide “Super Bills” for reimbursement purposes because I have elected to opt out of using my insurance.
- That this agreement is in effect from the date signed until I voluntarily elect to make changes and use my insurance.
- If I elect to voluntarily use my insurance in the future, my therapist reserves the right to not allow me to opt out of using my insurance again.
- If I choose to use my insurance again at a later date, my therapist is not liable and is not obligated to reimburse previous sessions where I have chosen to opt out of billing my insurance.
- If I choose to later use my insurance, it will go back into effect the date that I notify my therapist. The opting in cannot be backdated to previous sessions.

I have read and understand the above and am in full agreement.

Client Signature

Date

Parent Signature (if for a dependent)

Date

